

State of Washington
Office of the Insurance Commissioner

2000 Washington Market Share and Loss Ratio
Line of Business: Other Commercial Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$20.975	8.03%	\$19.806	\$11.592	58.53%
2	Mutual Of Enumclaw Ins Co	14761	WA	\$11.365	4.35%	\$10.697	\$8.241	77.04%
3	North Pacific Ins Co	23892	OR	\$11.039	4.22%	\$9.612	\$25.736	267.75%
4	American Economy Ins Co	19690	IN	\$10.649	4.07%	\$11.861	\$7.681	64.76%
5	Great West Cas Co	11371	NE	\$6.984	2.67%	\$7.091	\$6.763	95.37%
6	Unigard Ins Co	25747	WA	\$6.864	2.63%	\$6.085	\$5.502	90.42%
7	Travelers Ind Co Of IL	25674	IL	\$6.127	2.34%	\$5.749	\$4.263	74.15%
8	Truck Ins Exch	21709	CA	\$5.579	2.14%	\$5.322	\$5.809	109.15%
9	State Farm Mut Auto Ins Co	25178	IL	\$5.315	2.03%	\$5.454	\$3.474	63.70%
10	Northland Ins Co	24015	MN	\$4.852	1.86%	\$4.564	\$2.557	56.02%
11	Transportation Ins Co	20494	IL	\$4.788	1.83%	\$5.968	\$3.056	51.20%
12	St Paul Fire & Marine Ins Co	24767	MN	\$4.620	1.77%	\$3.868	\$3.059	79.09%
13	Farmers Ins Exch	21652	CA	\$4.581	1.75%	\$4.014	\$3.102	77.27%
14	Safeco Ins Co Of Amer	24740	WA	\$4.420	1.69%	\$4.768	\$3.208	67.27%
15	Grange Ins Assn	22101	WA	\$4.070	1.56%	\$4.285	\$3.641	84.97%
16	Progressive Northern Ins Co	38628	WI	\$3.692	1.41%	\$3.894	\$2.651	68.07%
17	National Cas Co	11991	WI	\$3.589	1.37%	\$3.645	\$2.893	79.38%
18	St Paul Guardian Ins Co	24775	MN	\$3.390	1.30%	\$3.651	\$1.774	48.59%
19	Valley Ins Co	14133	CA	\$3.077	1.18%	\$1.542	\$898	58.23%
20	Allstate Ind Co	19240	IL	\$2.891	1.11%	\$2.825	\$1.202	42.56%
21	Mid-Century Ins Co	21687	CA	\$2.831	1.08%	\$2.832	\$2.589	91.42%
22	Cascade Natl Ins Co	10175	WA	\$2.785	1.07%	\$2.328	\$1.821	78.20%
23	Gulf Ins Co	22217	MO	\$2.757	1.06%	\$2.519	\$1.706	67.70%
24	ZC Ins Co	22730	NJ	\$2.743	1.05%	\$2.102	\$803	38.18%
25	West American Ins Co	44393	IN	\$2.706	1.04%	\$2.206	\$4.583	207.80%
26	Trinity Universal Ins Co Of KS	15954	KS	\$2.626	1.01%	\$2.427	\$1.488	61.31%
27	Liberty Mut Fire Ins Co	23035	MA	\$2.621	1.00%	\$4.010	\$2.594	64.68%
28	Atlantic Mut Ins Co	19895	NY	\$2.617	1.00%	\$1.914	\$1.762	92.06%
29	Assurance Co Of Amer	19305	NY	\$2.529	0.97%	\$2.044	\$1.789	87.54%
30	Federated Mut Ins Co	13935	MN	\$2.420	0.93%	\$1.599	\$916	57.27%
31	Universal Underwriters Ins Co	41181	KS	\$2.415	0.92%	\$2.436	\$958	39.33%
32	Northern Ins Co Of Nv	19372	NY	\$2.410	0.92%	\$1.702	\$3.605	211.78%
33	First Natl Ins Co Of Amer	24724	WA	\$2.366	0.91%	\$2.884	\$3.940	136.62%
34	Transcontinental Ins Co	20486	NY	\$2.304	0.88%	\$2.887	\$2.808	97.26%
35	Allstate Ins Co	19232	IL	\$2.242	0.86%	\$1.930	\$1.316	68.15%
36	Cornhusker Cas Co	20044	NE	\$2.213	0.85%	\$2.070	\$1.095	52.90%
37	Hartford Fire In Co	19682	CT	\$2.179	0.83%	\$1.951	\$1.284	65.80%
38	St Paul Mercury Ins Co	24791	MN	\$2.170	0.83%	\$1.803	\$56	3.11%
39	Lumbermens Mut Cas Co	22977	IL	\$1.992	0.76%	\$1.445	\$757	52.38%
40	Continental Cas Co	20443	IL	\$1.963	0.75%	\$2.753	\$2.278	82.74%
All 257 Other Companies				\$83.562	31.98%	\$82.889	\$54.135	65.31%
Totals (Loss Ratio is average)				\$261.318	100.00%	\$253.432	\$199.381	78.67%

(1)Excluding all Loss Adjustment Expenses (LAE)